

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Bryan E. Zebroski
Melissa S. Zebroski
aka Melissa Mustari**
Debtor(s)

Bankruptcy Case No.: 15-21567-GLT
Issued Per 8/11/2016 Proceeding
Chapter: 13
Docket No.: 50 - 44
Concil. Conf.: August 11, 2016 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 26, 2015 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 11, 2016 at 11:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 4&5 of Moon Twp EIT as Priority and Claim No. 12 of Quantum group at 9% interest .
- ☒ H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

Claim No. 8 of Santander shall be paid \$382.02 per month going forward.

Claim No. 16 of JP Morgan Chase shall be paid per notices of payment change.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: August 12, 2016

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bryan E. Zebroski
 Melissa S. Zebroski
 Debtors

Case No. 15-21567-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

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 Total Noticed: 79

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db/jdb
 14088496 +Bryan E. Zebroski, Melissa S. Zebroski, 264 Burch Drive, Moon Township, PA 15108-3153
 14038547 AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14038548 Aes/M&T Elt - Pheaa, PO Box 61047, Harrisburg, PA 17106-1047
 14038549 American Express, PO Box 3001, Malvern, PA 19355-0701
 14051684 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
 14096543 Aspen Dental, 5450 Campbells Run Rd, Pittsburgh, PA 15205-1026
 +Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to,
 CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue,
 Cleveland, OH 44113-1085
 14051685 #Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
 14051686 Bureaus Investment Group Portfolio, 1717 Central St, Evanston, IL 60201-1507
 14051688 Capital Beltway Express, LLC/, PO Box 28148, New York, NY 10087-8148
 14051689 Capital One N.A. - Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 14051690 Capital One, N.A., c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N Ste 250,
 Roseville, MN 55113-1783
 14051691 Cawley & Bergman, LLP, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916
 14051692 Chase, c/o Derrick Rogers, PO Box 469030, Glendale, CO 80246-9030
 14038552 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14038553 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 14051693 CitiBank, c/o Atlantic Credit & Finance Special Fi, 120 N Keyser Ave,
 Scranton, PA 18504-9701
 14051694 Citibank N.A., Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
 14051695 Citibank, N.A., PO Box 6034, Sioux Falls, SD 57117-6034
 14038555 Comenity Bank/Gndrmtmc, PO Box 182789, Columbus, OH 43218-2789
 14051696 Delta Outsource Group, PO Box 1210, O'Fallon, MO 63366-9010
 14051697 GC Services Limited Partnership, PO Box 1545, Houston, TX 77251-1545
 14051698 Heritage Valley Health System, Heritage Valley Sewickley, PO Box 536366,
 Pittsburgh, PA 15253-5905
 14051699 Home Depot Credit Services, PO Box 9101, Des Moines, IA 50368-9101
 14106279 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14038561 Jared/Sterling Jewelers, PO Box 1799, Akron, OH 44309-1799
 14051700 KML Law Group, P.C., KML Law Group, PC, 701 Market St Ste 5000,
 Philadelphia, PA 19106-1541
 14051701 Law Enforcement Systems, LLC, PO Box 3032, Milwaukee, WI 53201-3032
 14038562 Lescoll, PO Box 2182, Milwaukee, WI 53201-2182
 14051702 MedCare Equipment Company, LLC, PO Box 5029, Greensburg, PA 15601-5058
 14051703 MedExpress, Medexpress Billing Attn #7964C, PO Box 14000, Belfast, ME 04915-4033
 14051537 +Moon Area School District (Moon Township), Keystone Collections Group,
 c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, pa 15642-7539
 14051529 +Moon Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd.,
 Irwin, pa 15642-7539
 14051704 Moon Township, c/o Keystone Collections, PO Box 499, Irwin, PA 15642-0499
 14051706 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 14056004 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14038564 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363
 14038565 Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 14051708 Quest Diagnostics Venture, LLC, PO Box 740717, Cincinnati, OH 45274-0717
 14051709 Quest Diagnostics Venure, LLC, PO Box 740717, Cincinnati, OH 45274-0717
 14038568 +RBS Citizens, N.A., Attn: Bankruptcy Department, 443 Jefferson Blvd RJW-135,
 Warwick, RI 02886-1321
 14038569 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
 14053776 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
 14051710 Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
 14038571 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 14051711 Transurban 495 Express Lanes, PO Box 23530, Alexandria, VA 22304-0531
 14051712 #+Transworld Systems, Inc., 5 Penn Ctr W Ste 1000, Pittsburgh, PA 15276-0126
 14051714 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15251-8059
 14051713 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104
 14038574 Weltman, Weinberg & Reis Co. LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

E-mail/PDF: rmscedi@recoverycorp.com Aug 13 2016 00:54:51
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14093850 E-mail/PDF: rmscedi@recoverycorp.com Aug 13 2016 00:54:23
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14038550 E-mail/Text: bankruptcy@cavps.com Aug 13 2016 00:59:44 Calvary Portfolio Services,
 Attention: Bankruptcy Department, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-1340
 14051687 E-mail/Text: bankruptcy@cavps.com Aug 13 2016 00:59:44 Calvary SPV I, LLC,
 500 Summit Lake Dr, Valhalla, NY 10595-1340

District/off: 0315-2

User: dbas
Form ID: 149

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Date Rcvd: Aug 12, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14038551 E-mail/Text: bankruptcy@cavps.com Aug 13 2016 00:59:44 Cavalry Portfolio Serv,
PO Box 27288, Tempe, AZ 85285-7288

14049458 +E-mail/Text: bankruptcy@cavps.com Aug 13 2016 00:59:44 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

14042227 E-mail/Text: mrdiscen@discover.com Aug 13 2016 00:59:01 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

14038556 E-mail/Text: mrdiscen@discover.com Aug 13 2016 00:59:01 Discover Fin Svcs LLC,
PO Box 15316, Wilmington, DE 19850-5316

14111887 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 13 2016 00:59:55 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

14051715 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2016 00:54:16 GECRB/Lowes,
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

14051716 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2016 00:55:09 Gecrb/Best Buy, P.O. Box 981439,
El Paso, TX 79998-1439

14038557 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2016 00:54:45 Gecrb/Walmart, Attn: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104

14051717 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2016 00:54:16 Gecrb/sams Club, Po Box 965005,
Orlando, FL 32896-5005

14038558 E-mail/Text: bankruptcy@huntington.com Aug 13 2016 00:59:29 Huntington National Ba,
PO Box 1558, Columbus, OH 43216-1558

14038559 E-mail/Text: bankruptcy@huntington.com Aug 13 2016 00:59:30 Huntington Natl Bk,
Huntington National Bank - Bankruptcy No, PO Box 89424, Cleveland, OH 44101-6424

14209104 E-mail/Text: cio.bncmail@irs.gov Aug 13 2016 00:59:07 Internal Revenue Service,
PO Box 21126, Philadelphia, PA 19114

14038560 E-mail/Text: ebnsterling@weltman.com Aug 13 2016 00:59:10 Jared-Galleria of Jwlr,
375 Ghent Rd, Fairlawn, OH 44333-4601

14038563 E-mail/Text: bankruptcydpt@mcmcg.com Aug 13 2016 00:59:31 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255

14051705 E-mail/Text: nhc@nhchome.com Aug 13 2016 00:59:00 National Hospital Collections,
16 Distributor Dr Ste 2, Morgantown, WV 26501-7209

14038566 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2016 01:20:55
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067

14051707 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2016 01:14:22
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914

14038567 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2016 01:14:20
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962

14053151 E-mail/Text: bnc-quantum@quantum3group.com Aug 13 2016 00:59:12
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

14057323 E-mail/Text: bnc-quantum@quantum3group.com Aug 13 2016 00:59:12
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788

14044269 E-mail/PDF: rmscedirecoverycorp.com Aug 13 2016 00:54:23
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

14038570 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2016 00:54:47 Synch/Walmart DC,
4125 Windward Plz, Alpharetta, GA 30005-8738

14051681 +E-mail/Text: bncmail@w-legal.com Aug 13 2016 00:59:36 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

14038554 E-mail/Text: creditreconciliation@peoples.com Aug 13 2016 00:59:32 Citizens Bank,
1000 Lafayette Blvd, Bridgeport, CT 06604-4725

14038575 E-mail/Text: BKRMailOps@weltman.com Aug 13 2016 00:59:34 Weltman, Weinberg & Reis, Co. LPA,
PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr JPMorgan Chase Bank, National Association
cr The Huntington National Bank

14113543* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

14038572 ##The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

14038573 ##The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St, Evanston, IL 60201-1507

TOTALS: 3, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0315-2

User: dbas
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2016 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Bryan E. Zebroski apattersonlaw@gmail.com,
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Alan R. Patterson, III on behalf of Joint Debtor Melissa S. Zebroski apattersonlaw@gmail.com,
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
agornall@goldbecklaw.com, bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor The Huntington National Bank kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7